

5/29/02
2/6/02 PH
#2

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on May 8, 2002.

[Signature]
Attorney for Applicant(s)

PATENT APPLICATION

Docket No.: 1010.2.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

MAY 14 2002

Technology Center 2100

Applicant(s): James A. Nielsen

Serial No.: 10/072,552

Filing Date: February 7, 2002

For: SYSTEM AND METHOD FOR EXTENDING
AUTOMATICALLY SECURED CREDIT TO
BUILDING PROJECT OWNERS AND TO BUILDING
CONTRACTORS FOR PURCHASING BUILDING
SUPPLIES FROM BUILDING SUPPLY
WHOLESALEERS

)
)
)
) Group Art
) Unit: 2161
)
)
)

INFORMATION DISCLOSURE STATEMENT

RECEIVED

MAY 23 2002

GROUP 3600

Assistant Commissioner
for Patents
Washington, D.C. 20231

Sir:

This Information Disclosure Statement discloses information which has come to the attention of applicant and his attorneys and is being submitted so as to comply with the duty of disclosure set forth in 37 C.F.R. § 1.56. In accordance with 37 C.F.R. § 1.97(b), this Statement is being filed within three (3) months of the filing date of the above-identified application or before the mailing date of a first Action on the merits.

Neither applicant nor his attorneys make any representation that any information disclosed herein may be "prior art" within the meaning of that term under 35 U.S.C. §§ 102 or

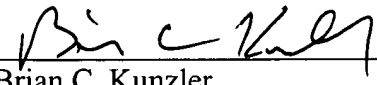
103. Moreover, pursuant to 37 C.F.R. § 1.97, the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made or as an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

In accordance with 37 C.F.R. § 1.98, this Information Disclosure Statement includes and is accompanied by:

1. A completed copy of Form PTO-1449 listing the patents, publications and other information being submitted for consideration; and
2. A legible copy of each patent, publication and other item of information in written form listed on the enclosed Form PTO-1449.

NON-ENGLISH INFORMATION

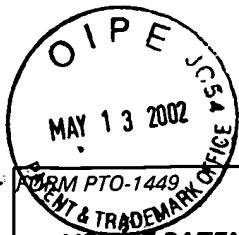
Pursuant to 37 C.F.R. § 1.98, following is a concise explanation of the relevance (as it is presently understood by the individual designated in 37 C.F.R. § 1.56(c) most knowledgeable about the content of the information), of each listed patent, publication or other information that is not in the English language. Respectfully submitted,



Brian C. Kunzler
Reg. No. 38,527
Attorney for Applicant

Date: May 8, 2002

Brian C. Kunzler
10 West 100 South, Suite 425
Salt Lake City, Utah 84101
Telephone: 801/994-4646



LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)	SERIAL NO. 10/072,552	ATTORNEY DOCKET NO. 1010.2.1
	FILING DATE May 8, 2002	GROUP ART UNIT 2161
	APPLICANT(S): James A. Nielsen	

RECEIVED
MAY 14 2002

Technology Center 2100

REFERENCE DESIGNATION**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	4,747,050	5/24/88	Brachtl et al.	364/408	8/28/87
	A2	4,977,595	12/11/90	Ohta et al.	380/24	3/28/90
	A3	5,455,407	10/3/95	Rosen	235/308	1/27/95
	A4	5,557,518	9/17/96	Rosen	364/408	4/28/94
	A5	5,745,886	4/28/98	Rosen	705/39	6/7/95
	A6	6,029,150	2/22/00	Kravitz	705/39	10/4/96
	A7	6,047,067	4/4/00	Rosen	380/24	12/19/97
	A8	6,078,902	6/20/00	Schenkler	705/35	4/14/98
	A9	6,088,797	7/11/00	Rosen	713/173	8/21/98
	A10	6,119,103	9/12/00	Basch et al.	705/35	5/27/97
	A11	6,122,625	9/19/00	Rosen	705/65	2/18/98
	A12	6,134,557	10/17/00	Freeman	707/102	11/20/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION	
						YES	NO

NON-PATENT DOCUMENTS**RECEIVED**

MAY 23 2002

GROUP 3600

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s).



Page 2 of 1

EXAMINER INITIAL		DOCUMENT (Including Author, Title, Source, and Pertinent Pages)

RECEIVED
MAY 14 2002
Technology Center 2100

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s).